

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 14-24384-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edward Overton  
1 Devonshire Drive  
Westampton, NJ 08060

Pamela Overton  
1 Devonshire Drive  
Westampton, NJ 08060

Social Security No.:

xxx-xx-6294

xxx-xx-8486

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 6, 2015.

On 9/5/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: October 9, 2018

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 6, 2018

JAN: vpm

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edward Overton  
 Pamela Overton  
 Debtors

Case No. 14-24384-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db/jdb  
 cr +Edward Overton, Pamela Overton, 1 Devonshire Drive, Westampton, NJ 08060-2432  
 +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487, UNITED STATES 33487-2853  
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Road,  
 Winterville, NC 28590-8872  
 514916270 +Best Buy Credit Services, P.O. Box 790441, St. Louis, MO 63179-0441  
 514916275 +CHASE BANK U.S.A., N.A., C/O Nationwide Credit, Inc., 3835 North Freeway Blvd., Ste 115,  
 Sacramento, CA 95834-1977  
 514916278 +CHS Institute Of Neurosciences, 7 Foster Ave., Ste 101, Gibbsboro, NJ 08026-1191  
 514916273 Capital One Card Services / GM, P.O. Box 80082, Salinas, CA 93912-0082  
 514916274 +Capital One N.A. / Kohl's Dept. Stores, C/O FMS, Inc., 4915 South Union Avenue,  
 Tulsa, OK 74107-7839  
 515067710 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514916276 Chase Bank, USA, N.A., C/O Nationwide Credit, Inc., P.O. Box 26314,  
 Lehigh Valley, PA 18002-6314  
 514916277 +Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298  
 514916280 +Citibank, N.A., C/O Global Credit & Collection, Corp., 2699 Lee Rd., Ste 330,  
 Winter Park, FL 32789-1740  
 514960764 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 514916282 +Father Nature Landscaping, C/O James Logan, Jr., Esq., L.L.C., 219 High Street,  
 Mt. Holly, NJ 08060-1403  
 514916284 +Home Depot Credit Services, P.O. Box 790328, St. Louis, MO 63179-0328  
 514916285 +Internal Revenue Service, P.O. Box 931000, Louisville, KY 40293-1000  
 514916290 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Ste 300, Highlands Ranch, CO 80129-2386  
 514916291 +Sprains, Strains & Fractures, LLC, P.O. Box 168, Haddonfield, NJ 08033-0278  
 514916292 VIRTUA WEST JERSEY HEALTH SYS, P.O. Box 8500-7542, Philadelphia, PA 19178-7542  
 514916293 +WEBBANK/DFS, P.O. Box 81607, Austin, TX 78708-1607  
 515101840 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
 514933703 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657  
 514916294 +Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697  
 514916295 #Wells Fargo Financial National Bank, P.O. Box 660431, Dallas, TX 75266-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 06 2018 23:11:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 06 2018 23:11:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 23:11:25  
 Ditech Financial LLC f/k/a Green Tree Service, LLC, PO Box 6154,  
 Rapid City, SD 57709-6154  
 514932878 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 06 2018 23:18:17  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 515135043 +E-mail/Text: BKRMailOps@weltman.com Sep 06 2018 23:12:01  
 Atlantic Credit & Finance Special Finance Unit, LL, CITIBANK, N.A.,  
 c/o Weltman, Weinberg & Reis, 325 Chestnut Street, Ste 501, Philadelphia, PA 19106-2605  
 514955316 E-mail/PDF: resurgentbknofications@resurgent.com Sep 06 2018 23:17:07 CACH, LLC,  
 PO Box 10587, Greenville, SC 29603-0587  
 514916271 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 06 2018 23:18:07 Capital One,  
 C/O Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285  
 514916279 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 06 2018 23:11:52 Citibank, N.A.,  
 C/O Midland Credit Management, Inc., 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255  
 515308614 E-mail/Text: cio.bncmail@irs.gov Sep 06 2018 23:11:11  
 Department of Treasury - Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 515159343 E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 23:11:25 Green Tree Servicing LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785  
 514916283 E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 23:11:25 Green Tree, P.O. Box 6172,  
 Rapid City, SD 57709-6172  
 514916286 E-mail/Text: bnckohlnotices@becket-lee.com Sep 06 2018 23:10:59 Kohl's, P.O. Box 3043,  
 Milwaukee, WI 53201-3043  
 514916287 +E-mail/Text: bnckohlnotices@becket-lee.com Sep 06 2018 23:10:59 Kohl's/Capital One,  
 P.O. Box 3115, Milwaukee, WI 53201-3115  
 514916288 +E-mail/Text: cd@musicarts.com Sep 06 2018 23:12:19 Music & Arts, 4626 Wedgewood Blvd.,  
 Frederick, MD 21703-7159  
 515104772 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 06 2018 23:17:01  
 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 42

Date Rcvd: Sep 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515131900 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 06 2018 23:42:35  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
514916289 E-mail/Text: courts@southeastfinancial.org Sep 06 2018 23:12:08  
Southeast Financial Credit Union, 5110 Maryland Way, Ste 100, Brentwood, TN 37027  
TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514916272\* Capital One, C/O Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285  
515067711\* Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514916281\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Preferred Account, C/O DFS Customer Care Dept.,  
P.O. Box 81577, Austin, TX 78708-1577)  
514972388\* Department of the Treasury - Internal Revenue Serv, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
515308615\* Wells Fargo Bank, N.A., P.O. Box 10438, Des Moines, IA 50306-0438

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Indenture Trustee  
et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald C. Goins on behalf of Joint Debtor Pamela Overton dcgoins1@gmail.com,  
G25787@notify.cincompass.com  
Donald C. Goins on behalf of Debtor Edward Overton dcgoins1@gmail.com,  
G25787@notify.cincompass.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer  
Services, Inc. ecfmil@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Indenture  
Trustee et al... kmcdonald@blankrome.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor DITECH FINANCIAL LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Service, LLC  
dnj@pbslaw.org

TOTAL: 12